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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/276,823	03/26/1999	JOSEPH C. KAWAN	CITI0087-US	2667

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EXAMINER

KAZIMI, HANI M

ART UNIT

PAPER NUMBER

3691

MAIL DATE

DELIVERY MODE

07/07/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

DETAILED ACTION

1. This communication is in response to Applicant's amendment filed on March 11, 2009. Claims 1 and 3-48 are under prosecution in this application.

Response to Applicant's Amendment

2. Applicants' amendments filed on March 11, 2009 have been fully considered, and discussed in the next section below or within the following rejections under 35 U.S.C. § 103. Applicants' request for allowance is respectfully denied.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent May not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 148 USPQ 459, that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or unobviousness.

3. Claims 1, 3-35, 37-42, and 44-48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Carlisle et al in view of (Derksen and Gungl et al) in further view of Electronic Payment Systems as discussed in the previous office action.

4. Claims 36 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Carlisle et al in view of (Derksen and Gungl et al) in further view of Electronic Payment Systems as applied to claims above, and further in view of Taskett as discussed in the previous office action.

Response to Arguments

5. The response to Applicant's amendment with respect to claims 1 and 3-48 is mentioned above within the 35 U.S.C. 103 rejections of this office action. After further review of the claimed limitations as amended, Examiner finds no added claimed limitations that has not been addressed by the Board of Patent Appeals and Interferences as discussed on pages 16-21 of the Board's decision mailed on August 19, 2008.

Conclusion

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Hani Kazimi whose telephone number is (571) 272-6745. The examiner can normally be reached Monday-Friday from 8:30 AM to 5:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO

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800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Hani M. Kazimi/

Primary Examiner, Art Unit 3691